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### DETAILED ACTION

### Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on June 4, 2010 has been entered.

 Claims 271-280 are pending. No claims are amended. Claims 271-280 have been added. Claims 212-270 have been cancelled.

## Response to Arguments

3. Applicant's arguments with respect to claims 217-280 have been considered but are moot in view of the new ground(s) of rejection. Applicant's arguments were filed with the June 4, 2010 response. However, the applicant did not specifically argue the art in relation to the claims. Because the applicant cancelled the previous claims and has come back with new claims all previous arguments are moot in view of the new claims.

## Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

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 Claims 272-274, 276, 277 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject

matter which applicant regards as the invention.

6. Claims 272-274, recite the limitation "the storage medium for storing monetary value." Claim 271 merely states "storing to said card a monetary value." The claim does not support a storage medium and further never says that a value is stored on the card. The claim merely states that a value is stored to a card. There is insufficient antecedent

basis for the "storage medium for storing monetary value" limitation in the claim.

7. Claims 276, 277 recite the limitation "said storage medium." Claim 275 merely states "storing to a card." The claim does not support a storage medium and further never says that a value is stored on the card. The claim merely states that a value is stored to a card. There is insufficient antecedent basis for the "storage medium for storing monetary value" limitation in the claim

# Claim Rejections - 35 USC § 103

 The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be neadtived by the manner in which the invention was made.

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 Claims 271, 275-280 are rejected under 35 U.S.C. 103(a) as being unpatentable over Molbak et al. (US 5620079 A) in view of Small (US 5513117 A) in further view of Geib et al. (US 6042470 A).

10. Regarding claims 271, 275, and 278, Molbak teaches a method of redeeming currency from a customer at a self-service machine (col. 2, lines 40-65). Molbak teaches receiving, in a bulk coin receptacle located in a first region of the self-service machine, randomly oriented bulk coins input by said customer (See at least Fig. 1). Molbak teaches moving the coins from the bulk coin receptacle in the first region of the self-service machine to a coin separation module in a second region of the self-service machine (See at least Fig. 2). Molbak teaches discriminating, using at least one coin discrimination device disposed downstream of the coin separation module, each coin in the stream of coins to determine whether it is a valid coin (see at least Fig 4). Molbak teaches determining a total value of the valid coins (see at least Fig. 4). Molbak teaches storing to a card a monetary value that is related to a total value (col. 6, lines 6-20, col. 2, lines 30-60). Molbak teaches and dispensing said card from the self-service machine (col. 4, line 59 - col. 5, line 2). Molbak teaches giving the customer an option of receiving a cash voucher or donating a portion or all to a charity. Molbak does not specifically teach selecting a card from a plurality of cards. However, Small teaches selecting a card from a plurality of cards that are not associated with any value (col. 6, lines 6-20, col. 2, lines 30-60). This known technique is applicable to the system of Molbak as they both share characteristics and capabilities, namely, they are directed to

currency accepting kiosks that both dispense items of monetary value. One of ordinary skill in the art would have recognized that applying the known technique of Small would have yielded predictable results and resulted in an improved system. It would have been recognized that applying the technique of Small to the teachings of Molbak would have yielded predictable results because the level of ordinary skill in the art demonstrated by the references applied shows the ability to incorporate such card vending features into similar systems. Further, applying the ability to purchase a card through the kiosk of Molbak would have been recognized by those of ordinary skill in the art as resulting in an improved system that would allow the users of Molbak to receive a more robust document for the storage of their currency and not merely a paper voucher. A card voucher would allow the funds to be carried more security. Molbak does not specifically teach that the coins are in a single file stream. However, Geib teaches separating the coins into a single-file stream of coins using the coin separation module (col. 5, lines 15-25). This known technique is applicable to the system of Molbak as they both share characteristics and capabilities, namely, they are directed to coin collecting and sorting devices. One of ordinary skill in the art would have recognized that applying the known technique of Geib would have yielded predictable results and resulted in an improved system. It would have been recognized that applying the technique of Geib to the teachings of Molbak would have yielded predictable results because the level of ordinary skill in the art demonstrated by the references applied shows the ability to incorporate such coin sorting features into similar systems. Further, applying the ability to separate coins into a single file stream to Molbak would have been recognized by

those of ordinary skill in the art as resulting in an improved system that would allow the coins of Molbak to more easily be validated while minimizing the risk of clogging the coin sorter.

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11. Regarding claim 276 and 279, Molbak teaches storing a value of bulk coins on a voucher. Molbak does not specifically teach putting that value on a card. However, Small teaches wherein said card has stored on said storage medium a monetary value related to said total value on said one card (col. 4, lines 29-43). This known technique is applicable to the system of Molbak as they both share characteristics and capabilities. namely, they are directed to currency accepting kiosks that both dispense items of monetary value. One of ordinary skill in the art would have recognized that applying the known technique of Small would have yielded predictable results and resulted in an improved system. It would have been recognized that applying the technique of Small to the teachings of Molbak would have yielded predictable results because the level of ordinary skill in the art demonstrated by the references applied shows the ability to incorporate such card vending features into similar systems. Further, applying the ability to purchase a card through the kiosk of Molbak would have been recognized by those of ordinary skill in the art as resulting in an improved system that would allow the users of Molbak to receive a more robust document for the storage of their currency and not merely a paper voucher. A card voucher would allow the funds to be carried more security.

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- 12. Regarding claim 277 and 280, Molbak teaches storing a value of valid bulk coins on a youcher. Molbak does not specifically teach putting that value on a card. However. Small teaches wherein said card has stored on said storage medium account information related to an account to which said total value is associated on said one card (col. 4, lines 29-43). This known technique is applicable to the system of Molbak as they both share characteristics and capabilities, namely, they are directed to currency accepting kiosks that both dispense items of monetary value. One of ordinary skill in the art would have recognized that applying the known technique of Small would have vielded predictable results and resulted in an improved system. It would have been recognized that applying the technique of Small to the teachings of Molbak would have vielded predictable results because the level of ordinary skill in the art demonstrated by the references applied shows the ability to incorporate such card vending features into similar systems. Further, applying the ability to purchase a card through the kiosk of Molbak would have been recognized by those of ordinary skill in the art as resulting in an improved system that would allow the users of Molbak to receive a more robust document for the storage of their currency and not merely a paper voucher. A card voucher would allow the funds to be carried more security.
- 13. Claim 272 is rejected under 35 U.S.C. 103(a) as being unpatentable over Molbak et al. (US 5620079 A) in view of Small (US 5513117 A) in further view of Geib et al. (US 6042470 A) in further view of Avnet et al. (US 5291003 A).

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14. Regarding claim 272, Molbak teaches a method of redeeming currency from a customer at a self-service machine, including coins, and checking the validity of the currency. Molbak does not specifically teach the use of a credit card on the machine. However, Avnet teaches receiving a credit card in a card module of the self-service machine; accessing, using a communication device, an account associated with the credit card; deducting a specified amount from a line of credit associated with said credit card; and adding to said total value of the bulk coins the specified amount prior to the act of dispensing the card having the storage medium for storing the monetary value that is related to said total value (col. 1, line 60 - col. 5, line 40). The combination of Molbak and Small teach unattended machines for dispensing or vending products and services and more specifically relates to the field of dispensing machines that permit access using a plurality of payment means. Avnet teaches unattended machines for dispensing or vending products and services and more specifically relates to the field of dispensing machines that permit access using a plurality of payment means including data cards. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Molbak and Small to include the payment uses of a credit card. As well as convenient, accessible credit, credit cards offer consumers an easy way to track expenses, which is necessary for both monitoring personal expenditures and the tracking of work-related expenses for taxation and reimbursement purposes. Credit cards are accepted worldwide, and are available with a large variety of credit limits, repayment arrangement, and other perks (such as rewards schemes in which points earned by purchasing goods with the card can be redeemed for further goods and

services or credit card cash back). Some countries, such as the United States, the United Kingdom, and France, limit the amount for which a consumer can be held liable due to fraudulent transactions as a result of a consumer's credit card being lost or stolen. The use of credit cards is secure and time efficient.

- 15. Claim 273 is rejected under 35 U.S.C. 103(a) as being unpatentable over Molbak et al. (US 5620079 A) in view of Small (US 5513117 A) in further view of Geib et al. (US 6042470 A) in further view of Mays et al. (US 5547062 A) in further view of Ramsey et al. (US 5842188 A).
- 16. Regarding claim 273, the combination of Molbak and Small teach accepting currency and dispensing a card with the total input value. The combination does not specifically teach a bill validation module. However, Mays teaches receiving at least one bill in a bill module of the self-service machine; discriminating, using at least one bill discrimination device, the at least one bill to determine whether it is a valid bill; determining a value of the at least one bill (col. 3, line 45 col. 4, line 5). Mays teaches a bill validation module for a vending machine or kiosk. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Molbak and Small to include the payment uses of a bill. Depending on the type of purchase to be made a person may not carry enough change on them. Having the option of using a bill allows the user a greater flexibility in the type of currency used to purchase an item. The combination of Molbak and Small do not specifically teach a combination purchase

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using bills and coins. However, Ramsey teaches adding to said total value of the bulk coins the value of the at least one bill for storing the monetary value that is related to said total value (see at least abstract). Though the invention is directed towards purchasing gas there is a portion of the invention which discloses purchasing items also from the pump. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Molbak, Small, and Mays to include the details of a combination of coin and bills. Allowing a customer to use coin and bills allows for exact change and doesn't require the individual to carry a lot of loose change. Especially when related to a high cost item.

- 17. Claim 274 is rejected under 35 U.S.C. 103(a) as being unpatentable over Molbak et al. (US 5620079 A) in view of Small (US 5513117 A) in further view of Geib et al. (US 6042470 A) in further view of Avnet et al. (US 5291003 A), in further view of Mays et al. (US 5547062 A) in further view of Ramsey et al. (US 5842188 A).
- 18. Regarding claim 274, the combination of Molbak and Small teach accepting currency and dispensing a card with the total input value. The combination does not specifically teach a bill validation module. However, Mays teaches receiving at least one bill in a bill module of the self-service machine; discriminating, using at least one bill discrimination device, the at least one bill to determine whether it is a valid bill; determining a value of the at least one bill (col. 3, line 45 col. 4, line 5). Mays teaches a bill validation module for a vending machine or kiosk. It would have been obvious to

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one of ordinary skill in the art at the time of the invention to modify Molbak and Small to include the payment uses of a bill. Depending on the type of purchase to be made a person may not carry enough change on them. Having the option of using a bill allows the user a greater flexibility in the type of currency used to purchase an item. The combination of Molbak and Small do not specifically teach a combination purchase using bills and coins. However, Ramsey teaches adding to said total value of the bulk coins the value of the at least one bill for storing the monetary value that is related to said total value (see at least abstract). Though the invention is directed towards purchasing gas there is a portion of the invention which discloses purchasing items also from the pump. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Molbak, Small, and Mays to include the details of a combination of coin and bills. Allowing a customer to use coin and bills allows for exact change and doesn't require the individual to carry a lot of loose change. Especially when related to a high cost item.

#### Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAMIE H. SWARTZ whose telephone number is (571)272-7363. The examiner can normally be reached on 8:00am-4:30pm Monday-Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571)272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/J. H. S./ Examiner, Art Unit 3684

/Susanna M. Diaz/

Primary Examiner, Art Unit 3684